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- Guarantee pension – if you have had a low income

Guarantee pension – if you have had a low income

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The guarantee pension is part of the national public pension that you receive if you have had a low or no pensionable income during your life. An application is not required for a guarantee pension, as you apply for a guarantee pension in the same application as the other parts of the national public pension.

The guarantee pension is based mainly on the size of your national public pension is and how long you have lived in Sweden, but also on your marital status.

If you have a low pension and live in Sweden, you can also apply for a housing supplement and financial support for the elderly.

Who can receive a guarantee pension?

You may be entitled to a guarantee pension if you have reached the age of 66 and have a low or no income-based pension. From 2026 the age limit will gradually increase in line with increasing life expectancy.

To receive a full guarantee pension, it is a requirement that you have lived in Sweden for at least 40 years from the year when you reached the age of 16 and up to the year before in which you are entitled to a guarantee pension. If you have lived in Sweden for a shorter period of time, the guarantee pension will be lower.

To be entitled to a guarantee pension when you live in Sweden, you must have lived or worked in Sweden for at least three years. If you have lived or worked in the EU/EEA or Switzerland (EEA is the EU countries as well as Norway, Iceland and Liechtenstein), those years can be combined with the time you have in Sweden, but you must have lived or worked in Sweden for at least one year.

If you have come to Sweden and received a residence permit with a refugee status declaration or a person in need of protection, you may in some cases be able to include your residence period from your previous home country. It is the Swedish Migration Board that decides on a residence permit. This only applies to those who were born in 1957 or earlier. If you were born in 1958 or later, this rule is no longer valid.

If you were born in 1937 or earlier, the guarantee pension acts as compensation for changes that took place in the pension system in 2003.

Guarantee pension when you live outside of Sweden Visa fördjupning

You are not entitled to a guarantee pension when you live outside Sweden. [What to consider when moving from or living outside Sweden with a Swedish pension](#)

Minimera

What affects the size of the guarantee pension?

The guarantee pension is calculated on the time you have resided or worked in Sweden, the EU/EEA or Switzerland (EEA is the EU countries as well as Norway, Iceland and Liechtenstein).

If you have income-based pensions such as an income pension, widow's pension or a foreign pension, the guarantee pension is gradually reduced and is then completely terminated when you reach a certain level. Your marital status also affects the size of the guarantee pension.

What does not affect the size of the guarantee pension?

The size of the guarantee pension is not affected by whether you have a salary, capital or have other benefits paid to you from Sweden or another country, such as an occupational pension and a private pension insurance policy.

Report a change in your circumstances

Please keep in mind that you must always report changes that may affect your guarantee pension. This applies to your finances, if you receive a new or changed foreign pension or annuity from another country, if you move or if your marital status changes.

It is important that you report changes, in order to make sure that you do not miss out on higher compensation or to ensure that you do not receive too much and become liable for repayment. Please contact our customer service in order to notify your changes.

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